

Fill in this information to identify your case:

Debtor 1 **Karl William Krouse**  
First Name Middle Name Last Name

Debtor 2 **Betty Corinne Krouse**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **25-10027-CMB**  
(If known)

☐ Check if this is an amended plan, and

list below the sections of the plan that have been changed.

Western District of Pennsylvania  
Chapter 13 Plan Dated: February 4, 2025

Part 1: Notices

**To Debtor(s):** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court.

In the following notice to creditors, you must check each box that applies

**To Creditors:** ***YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED.***

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

***IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM TO BE PAID UNDER ANY PLAN.***

The following matters may be of particular importance. *Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan.*

1.1	A limit on the amount of any claim or arrearages set out in Part 3, which may result in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit)	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 (a separate action will be required to effectuate such limit)	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 9	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee:

Total amount of **\$1,960.93** per month for a remaining plan term of **60** months shall be paid to the trustee from future earnings as follows:

Payments:	By Income Attachment	Directly by Debtor	By Automated Bank Transfer
D#1	\$ _____	\$ _____	\$ <b>1,960.63</b>
D#2	\$ _____	\$ _____	\$ _____

(Income attachments must be used by Debtors having attachable income) (SSA direct deposit recipients only)

2.2 Additional payments.

☐ **Unpaid Filing Fees.** The balance of \$ \_\_\_\_\_ shall be fully paid by the Trustee to the Clerk of the Bankruptcy court form the first

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available funds.

Check one.

☒ **None.** If "None" is checked, the rest of § 2.2 need not be completed or reproduced.

**2.3 The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments plus any additional sources of plan funding described above.**

**Part 3: Treatment of Secured Claims**

**3.1 Maintenance of payments and cure of default, if any, on Long-Term Continuing Debts.**

Check one.

☐ **None.** If "None" is checked, the rest of Section 3.1 need not be completed or reproduced.

☒ The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. If monthly payment changes exist, state the amounts and effective dates of the changes.

Name of creditor and redacted account number	Collateral	Current installment payment (including escrow)	Amount of arrearage (if any)	Start date (MM/YYYY)
<b>M&amp;T Bank</b>	<b>4408 Wilcox Road Wilcox, PA 15870 Elk County</b>	<b>\$724.87</b>	<b>\$51,129.45</b>	<b>March 2025</b>

Insert additional claims as needed.

**3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.**

Check one.

☐ **None.** If "None" is checked, the rest of Section 3.2 need not be completed or reproduced.

☐ Fully paid at contract terms with no modification

Name of creditor and redacted account number	Collateral	Amount of secured claim	Interest rate	Monthly payment to creditor
<b>-NONE-</b>				

☒ Fully paid at contract terms with no modification

Name of creditor and redacted account number	Collateral	Amount of secured claim	Interest rate	Monthly payment to creditor
<b>Jones Township Municipal Authority</b>	<b>4408 Wilcox Road Wilcox, PA 15870 Elk County</b>	<b>\$7,500.00</b>	<b>10.00%</b>	<b>\$159.35</b>

*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed Amount of secured claim. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through a motion pursuant to Rule 3012).

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Name of creditor and redacted account number	Estimated amount of creditor's total claim (see Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor
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**-NONE-**

Insert additional claims as needed.

### 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

☒ **None.** If "None" is checked, the rest of Section 3.3 need not be completed or reproduced.

### 3.4 Lien avoidance.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced. *The remainder of this section will be effective only if the applicable box in Part 1 of this plan is checked*

### 3.5 Surrender of collateral.

Check one.

☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

### 3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest Rate*	Identifying number(s) if collateral is real estate	Tax periods
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**-NONE-**

Insert additional claims as needed.

\* The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

## Part 4: Treatment of Fees and Priority Claims

### 4.1 General

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) and the trustee to monitor any change in the percentage fees to ensure that the plan is adequately funded.

### 4.3 Attorney's fees.

Attorney's fees are payable to Michael S. Jan Janin, Esquire 38880. In addition to a retainer of \$1,000.00 (of which \$ 500.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$4,500.00 is to be paid at the rate of \$300.00 per month. Including any retainer paid, a total of \$ 5,000.00 in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$ 0.00 will be sought through a fee application to be

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filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

☒ Check here if a no-look fee in the amount provided for in Local Bankruptcy Rule 9020-7(c) is being requested for services rendered to the debtor(s) through participation in the court's Loss Mitigation Program (do not include the no-look fee in the total amount of compensation requested, above).

**4.4 Priority claims not treated elsewhere in Part 4.**

☒ None. If "None" is checked, the rest of Section 4.4 need not be completed or reproduced.

Insert additional claims as needed

**4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.**

☒ None. If "None" is checked, the rest of Section 4.5 need not be completed or reproduced.

**4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.**

Check one.

☒ None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced.

**4.7 Priority unsecured tax claims paid in full.**

☐ None. If "None" is checked, the rest of § 4.7 need not be completed or reproduced.

Name of taxing authority	Total amount of claim	Type of Tax	Interest rate (0% If blank)	Tax Periods
<u>Jones Township Tax Collector</u>	<u>\$257.85</u>	<u>Per Capita 2023-2024</u>	<u>0.00%</u>	

Insert additional claims as needed.

**4.8 Postpetition utility monthly payments.**

The provisions of this Section 4.8 are available only if the utility provider has agreed to this treatment. The charges for post petition utility service are allowed as an administrative claim. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan unless amended. Should the utility obtain an order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. Any unpaid post petition utility claims will survive discharge and the utility may require additional funds from the debtor(s) after discharge.

Name of creditor and redacted account number	Monthly payment	Postpetition account number
<u>-NONE-</u>		

Insert additional claims as needed.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Debtor(s) **ESTIMATE(S)** that a total of \$0.00 will be available for distribution to nonpriority unsecured creditors.

Debtor(s) **ACKNOWLEDGE(S)** that a **MINIMUM** of \$0.00 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

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The total pool of funds estimated above is **NOT** the **MAXIMUM** amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is **0.00%**. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.**

Check one.

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

**5.3 Other separately classified nonpriority unsecured claims.**

Check one.

☒ **None.** If "None" is checked, the rest of § 5.4 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.**

Check one.

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.**

**Part 8: General Principles Applicable to All Chapter 13 Plans**

**8.1** This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.

**8.2** Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.

**8.3** The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.

**8.4** Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.

**8.5** Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

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Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.  
Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and postpetition utility claims.  
Level Four: Priority Domestic Support Obligations.  
Level Five: Mortgage arrearages, secured taxes, rental arrearages, vehicle payment arrearages.  
Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrearages.  
Level Seven: Allowed nonpriority unsecured claims.  
Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. **LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID.** The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

**Part 9: Nonstandard Plan Provisions**

**9.1 Check "None" or List Nonstandard Plan Provisions**

☒ **None.** If "None" is checked, the rest of Part 9 need not be completed or reproduced.

**Part 10: Signatures:**

**10.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

*By filing this document, debtor(s)' attorney or the debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as "nonstandard" terms and are approved by the court in a separate order.*

X /s/ Karl William Krouse  
Karl William Krouse  
Signature of Debtor 1

Executed on February 4, 2025

X /s/ Michael S. Jan Janin, Esquire

X /s/ Betty Corinne Krouse  
Betty Corinne Krouse  
Signature of Debtor 2

Executed on February 4, 2025

Date February 4, 2025

Debtor **Karl William Krouse**  
**Betty Corinne Krouse**

Case number **25-10027-CMB**

**Michael S. Jan Janin, Esquire 38880**  
Signature of debtor(s)' attorney

In re:  
Karl William Krouse  
Betty Corinne Krouse  
Debtors

Case No. 25-10027-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 05, 2025

Form ID: pdf900

Total Noticed: 108

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Karl William Krouse, Betty Corinne Krouse, 4408 Wilcox Road, Wilcox, PA 15870-2216
16483326	+ Attorney General of Pennsylvania, Western Regional Office, 1251 Watefront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
16490813	+ Cavalry SPV I LLC, c/o CT Corporation System, Stat. Agent, ATTN: Bankruptcy Dept., 1200 South Pine Island Road, Fort Lauderdale, FL 33324-4459
16483328	+ Choicepoint, ATTN: Bankruptcy, 1000 Alderman Drive, Alpharetta, GA 30005-4101
16483332	+ David Newman, 9396 Route 949, Sigel, PA 15860-4014
16483333	+ Dept of Education/Nelnet, ATTN: Bankruptcy, PO Box 173904, Denver, CO 80217-3904
16483334	+ Dept of Veterans Affairs, ATTN: Bankruptcy, PO Box 530269, Atlanta, GA 30353-0269
16483335	Dept. of Education, Fed Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
16483338	Dept. of Education/Aidvantage, ATTN: Bankruptcy, 1600 Tyson Boulevard, Greenville, TX 75403
16483343	Elk County Regional Health Center, ATTN: Bankruptcy, 769 Johnsonsborg Road, Saint Marys, PA 15857
16483345	+ Elk County Tax Collector, ATTN: Bankruptcy, PO Box 70, Wilcox, PA 15870-0070
16483348	+ Experian, ATTN: Bankruptcy, PO Box 2104, Allen, TX 75013-9504
16483351	+ Fred Newman, 9396 Route 949, Sigel, PA 15860-4014
16483352	+ Holiday Financial Services, ATTN: Bankruptcy, 715 West 38th Street, Erie, PA 16508-2626
16483355	+ John R. Thomas, Esq., PO Box 82, 128 South Street, Ridgway, PA 15853-2014
16483358	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, 320 Faries Street, Wilcox, PA 15870
16483357	+ Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 25, Wilcox, PA 15870-0025
16483356	+ Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 374, Wilcox, PA 15870-0374
16490847	+ Jones Township Tax Collector, ATTN: Bankruptcy Dept, PO Box 70, Wilcox, PA 15870-0070
16483359	+ Kane Community Hospital, ATTN: Bankruptcy, 4372 State Route 6, Kane, PA 16735-3099
16490849	+ Kenneth Seitz, Esq., PO Box 211, Ligonier, PA 15658-0211
16483363	+ LVNV Funding LLC, ATTN: Bankruptcy, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
16483361	+ LexisNexis Risk, ATTN: Bankruptcy, PO Box 105108, Atlanta, GA 30348-5108
16483369	M&T Bank, ATTN: Bankruptcy Dept., 1 M&T Plaza, 8th Floor, Buffalo, NY 14203
16483373	+ MERS, ATTN: Bankruptcy Dept., 1901 Vorhees Street, Suite C, Danville, IL 61834-4512
16483374	+ MERS, ATTN: Bankruptcy, 11819 Miami Street, Suite #100, Omaha, NE 68164-3687
16483375	+ Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite #104, Moosic, PA 18507-2161
16483377	++ NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET, WILLIAMSVILLE NY 14221-5887 address filed with court., National Fuel, ATTN: Bankruptcy Dept, PO Box 371835, Pittsburgh, PA 15250
16483379	+ Peter & Shirley Biel, 4408 Wilcox Road, Wilcox, PA 15870-2216
16483389	+ Ratchford Law Group , PC, 409 Lackawanna Avenue, Suite #320, Scranton, PA 18503-2087
16483395	+ Thomas G. Wagner, Esq., 115 Lafayette Street, Saint Marys, PA 15857-1327
16490894	+ UPMC Community Medicine, ATTN: Bankruptcy, 2060 North Pearl Street, North East, PA 16428-1926
16483402	UPMC Physicians Services, ATTN: Bankruptcy Dept., P.O. Box 371980, Pittsburgh, PA 15250-7980
16483399	+ United States of America, ATTN: IRS - Bankruptcy Dept., 700 Grant Street, Suite #4000, Pittsburgh, PA 15219-1956
16490901	+ Verizon, ATTN: Bankruptcy, 401 South High Street, 2nd Floor, West Chester, PA 19383-0001
16490904	+ Verizon Wireless, ATTN: Bankruptcy, 5 Foster Brook Blvd., Bradford, PA 16701-3271

TOTAL: 36

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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District/off: 0315-1

User: auto

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Date Rcvd: Feb 05, 2025

Form ID: pdf900

Total Noticed: 108

16483325	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 06 2025 00:22:51	Affirm, Inc., ATTN: Bankruptcy, 650 California Street, Floor #12, San Francisco, CA 94108-2716
16483327	^ MEBN	Feb 05 2025 23:59:29	Attorney General of the United States, U.S. Dept. of Justice, 950 Pennsylvania Avenue, N.W., Washington, DC 20530-0001
16490810	+ Email/Text: bankruptcy@cavps.com	Feb 06 2025 00:04:00	Cavalry SPV I LLC, ATTN: Bankruptcy Dept., Suite 400, 500 Summit Lake Drive, Valhalla, NY 10595-2321
16490811	+ Email/Text: bankruptcy@cavps.com	Feb 06 2025 00:04:00	Cavalry SPV I LLC, ATTN: Bankruptcy, PO Box 27288, Tempe, AZ 85285-7288
16490812	+ Email/Text: bankruptcy@cavps.com	Feb 06 2025 00:04:00	Cavalry SPV I LLC, ATTN: Bankruptcy, 1 American Lane, Suite #220, Greenwich, CT 06831-2563
16483329	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 06 2025 00:03:00	Countrywide Home Loans, ATTN: Bankruptcy, 1800 Tapo Canyon Rd, MS #SV-103, Simi Valley, CA 93063-6712
16483331	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 06 2025 00:04:00	Credit Collection Service, ATTN: Bankruptcy, PO Box 607, Norwood, MA 02062-0607
16483330	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 06 2025 00:04:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
16483336	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 06 2025 00:34:01	Dept. of Education/Advantage, ATTN: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
16483337	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 06 2025 00:11:32	Dept. of Education/Aidvantage, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16483340	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 06 2025 00:12:38	Dept. of Education/Navient, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16483339	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Feb 06 2025 00:12:44	Dept. of Education/Navient, ATTN: Bankruptcy, P.O. Box 9635, Wilkes Barre, PA 18773-9635
16490829	Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	ECMC, ATTN: Bankruptcy, 1 Imation Place, Oakdale, MN 55128-3421
16483341	Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	ECMC, 1 Imation Place, Oakdale, MN 55128-3421
16483346	Email/Text: bankruptcycourts@equifax.com	Feb 06 2025 00:03:00	Equifax, ATTN: Bankruptcy, 1550 Peachtree Street, NW, Atlanta, GA 30309
16483347	Email/Text: bankruptcycourts@equifax.com	Feb 06 2025 00:03:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
16483342	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	Educational Credit Management Corp., ATTN: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
16490001	Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
16483344	+ Email/Text: kroselli@countyofelkpa.com	Feb 06 2025 09:04:00	Elk County Tax Claim Bureau, ATTN: Bankruptcy, 250 Main Street, PO Box 448, Ridgway, PA 15853-0448
16483349	^ MEBN	Feb 05 2025 23:59:20	Experian, ATTN: Bankruptcy, PO Box 4500, Allen, TX 75013-1311
16483350	^ MEBN	Feb 05 2025 23:59:25	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
16483354	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 06 2025 00:03:00	IRS, ATTN: Bankruptcy, 1000 Liberty Avenue, M/S #711B, Pittsburgh, PA 15222
16490814	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 06 2025 00:22:54	Chase Bank NA/WAMU, ATTN: Bankruptcy,

District/off: 0315-1

User: auto

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			P.O. Box 15123, Wilmington, DE 19850-5123
16490815	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 06 2025 00:52:23	Chase Bank, NA/WAMU, ATTN: Bankruptcy, 301 North Walnut Street, Floor #9, Wilmington, DE 19801
16483360	^ MEBN	Feb 05 2025 23:59:35	KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538
16490850	^ MEBN	Feb 05 2025 23:59:36	KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Suite #5000, Philadelphia, PA 19106-1541
16483368	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:23:13	LVNV Funding LLC, ATTN: Bankruptcy, P.O. Box 1269, Greenville, SC 29602-1269
16483364	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:22:51	LVNV Funding LLC, ATTN: Bankruptcy, Suite 600, 15 S. Main Street, Greenville, SC 29601-2768
16483365	Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:22:51	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charlestown, SC 29401-3187
16483366	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:22:51	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16483367	^ MEBN	Feb 05 2025 23:59:39	LVNV Funding LLC, ATTN: Bankruptcy Dept., 355 South Main Street, Suite #300-D, Greenville, SC 29601-2923
16483362	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:23:09	LVNV Funding LLC, 15 S. Main Street, Suite 600, Greenville, SC 29601-2768
16490678	Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:11:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16490342	Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
16483370	+ Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T Bank, ATTN: Bankruptcy/Legal Dept., 626 Commerce Drive, Buffalo, NY 14228-2391
16483372	+ Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T Bank, ATTN: Bankruptcy Dept., PO Box 1508, Buffalo, NY 14240-1508
16483371	+ Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T Bank, ATTN: Bankruptcy, 3 Fountain Plaza, Buffalo, NY 14203-1421
16483375	^ MEBN	Feb 05 2025 23:59:57	Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite #104, Moosic, PA 18507-2161
16483376	+ Email/Text: Bankruptcy@natfuel.com	Feb 06 2025 00:04:00	National Fuel, 1100 State Street, P.O. Box 2081, Erie, PA 16512-2081
16483378	+ Email/Text: Bankruptcy@natfuel.com	Feb 06 2025 00:04:00	National Fuel, ATTN: Bankruptcy Dept., P.O. Box 2081, 1100 State Street, Erie, PA 16501-1912
16490866	+ Email/PDF: cbp@omf.com	Feb 06 2025 00:33:50	OneMain, ATTN: Bankruptcy, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
16490868	+ Email/PDF: cbp@omf.com	Feb 06 2025 00:23:11	OneMain Financial, ATTN: Bankruptcy, 601 N.W. Second Street, Evansville, IN 47708-1013
16490867	+ Email/PDF: cbp@omf.com	Feb 06 2025 00:11:47	OneMain Financial, ATTN: Bankruptcy, 6801 Colwell Blvd., Irving, TX 75039-3198
16490871	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 00:23:20	Portfolio Recovery Associates LLC, ATTN: Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541
16483384	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 00:11:52	PRA Receivables Management, LLC, ATTN: Akera Smith, Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541-1067
16483383	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 00:23:10	PRA Receivables Management, LLC, ATTN:

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			Bankruptcy, 130 Corporate Boulevard, Norfolk, VA 23502-4952
16483380	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 00:22:51	Portfolio Recovery Associates Inc., ATTN: Bankruptcy Dept., P.O. Box 12914, Norfolk, VA 23541-0914
16483381	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 00:12:41	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
16490874	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 00:22:51	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy, 150 Corporate Blvd., Norfolk, VA 23502-4952
16483382	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 06 2025 00:11:49	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy Dept., 120 Corporate Blvd., Riverside Commerce Center, Norfolk, VA 23502-4952
16483387	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Feb 06 2025 00:03:00	Progressive Insurance, ATTN: Bankruptcy, PO Box 6807, Cleveland, OH 44101-1807
16483386	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Feb 06 2025 00:03:00	Progressive Insurance, ATTN: Bankruptcy, 5920 Landerbrook Drive, Cleveland, OH 44124-6506
16483385	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Feb 06 2025 00:03:00	Progressive Insurance, ATTN: Bankruptcy Dept., 6300 Wilson Mills Road, Cleveland, OH 44143-2182
16483388	^ MEBN	Feb 05 2025 23:59:22	Ratchford Law Group, 54 Glenmaura National Blvd., Suite #104, Moosic, PA 18507-2161
16483390	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 06 2025 00:11:48	Resurgent Acquisitions, ATTN: Bankruptcy, 6801 South Cimarron Street 424 N, Las Vegas, NV 89113-2273
16483392	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:23:10	Resurgent Capital Services, ATTN: Bankruptcy, PO Box 10587, Greenville, SC 29603-0587
16483391	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:22:51	Resurgent Capital Services, ATTN: Bankruptcy, 55 Beattie Place, Suite #110, MS #276, Greenville, SC 29601-5115
16483393	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 06 2025 00:12:42	SYNCB/Amazon, ATTN: Bankruptcy, PO Box 965015, Orlando, FL 32896-5015
16483394	+ Email/PDF: ais.sync.ebn@aisinfo.com	Feb 06 2025 00:23:20	SYNCB/Harbor Freight, ATTN: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
16483397	^ MEBN	Feb 05 2025 23:59:21	TransUnion, ATTN: Bankruptcy, PO Box 2000, Chester, PA 19016-2000
16483396	^ MEBN	Feb 05 2025 23:59:22	TransUnion, ATTN: Bankruptcy, PO Box 1000, Crum Lynne, PA 19022
16483398	^ MEBN	Feb 05 2025 23:59:23	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
16483400	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 06 2025 00:04:00	UPMC, ATTN: Bankruptcy, Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
16490893	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 06 2025 00:04:00	UPMC, Attn: Bankruptcy, 200 Lothro Street, Pittsburgh, PA 15213-2536
16490895	+ Email/Text: BNCnotices@dcmservices.com	Feb 06 2025 00:03:00	UPMC Community Medicine, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16483403	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 06 2025 00:04:00	UPMC Physicians Services, ATTN: Bankruptcy, 201 State Street, Erie, PA 16550-0002
16483401	+ Email/Text: BNCnotices@dcmservices.com	Feb 06 2025 00:03:00	UPMC Physicians Services, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16490900	Email/PDF: ebn_ais@aisinfo.com	Feb 06 2025 00:23:21	Verizon, by American InfoSource LP as agent, P.O. Box 248838, Oklahoma City, OK 73124-8838

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16490899	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 06 2025 00:03:00	Verizon, 500 Technology Drive, Suite 30, Weldon Springs, MO 63304-2225
16490902	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 06 2025 00:03:00	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
16490903	+ Email/PDF: ebn_ais@aisinfo.com	Feb 06 2025 00:11:49	Verizon Wireless, by American Infosource as agent, PO Box 4457, Houston, TX 77210-4457
16483404	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 06 2025 00:04:00	West Penn Power, ATTN: Bankruptcy, 5001 NASA Blvd., Fairmont, WV 26554-8248
16483405	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 06 2025 00:04:00	West Penn Power/First Energy, ATTN: Bankruptcy Department, 6896 Miller Road, Brecksville, OH 44141-3222

TOTAL: 73

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
16490807	*+	Affirm, Inc., ATTN: Bankruptcy, 650 California Street, Floor #12, San Francisco, CA 94108-2716
16490808	*+	Attorney General of Pennsylvania, Western Regional Office, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
16490809	*	Attorney General of the United States, U.S. Dept. of Justice, 950 Pennsylvania Avenue, N.W., Washington, DC 20530-0001
16490816	*+	Choicepoint, ATTN: Bankruptcy, 1000 Alderman Drive, Alpharetta, GA 30005-4101
16490817	*+	Countrywide Home Loans, ATTN: Bankruptcy, 1800 Tapo Canyon Rd, MS #SV-103, Simi Valley, CA 93063-6712
16490819	*+	Credit Collection Service, ATTN: Bankruptcy, PO Box 607, Norwood, MA 02062-0607
16490818	*+	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
16490820	*+	David Newman, 9396 Route 949, Sigel, PA 15860-4014
16490821	*+	Dept of Education/Nelnet, ATTN: Bankruptcy, PO Box 173904, Denver, CO 80217-3904
16490822	*+	Dept of Veterans Affairs, ATTN: Bankruptcy, PO Box 530269, Atlanta, GA 30353-0269
16490823	*	Dept. of Education, Fed Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
16490824	*+	Dept. of Education/Advantage, ATTN: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
16490825	*+	Dept. of Education/Aidvantage, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16490826	*	Dept. of Education/Aidvantage, ATTN: Bankruptcy, 1600 Tyson Boulevard, Greenville, TX 75403
16490828	*+	Dept. of Education/Navient, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16490827	*+	Dept. of Education/Navient, ATTN: Bankruptcy, P.O. Box 9635, Wilkes Barre, PA 18773-9635
16490834	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court:, Equifax, ATTN: Bankruptcy, 1550 Peachtree Street, NW, Atlanta, GA 30309
16490835	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court:, Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
16490830	*+	Educational Credit Management Corp., ATTN: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
16490831	*	Elk County Regional Health Center, ATTN: Bankruptcy, 769 Johnsonsborg Road, Saint Marys, PA 15857
16490832	*+	Elk County Tax Claim Bureau, ATTN: Bankruptcy, 250 Main Street, PO Box 448, Ridgway, PA 15853-0448
16490833	*+	Elk County Tax Collector, ATTN: Bankruptcy, PO Box 70, Wilcox, PA 15870-0070
16490836	*+	Experian, ATTN: Bankruptcy, PO Box 2104, Allen, TX 75013-9504
16490837	*+	Experian, ATTN: Bankruptcy, PO Box 4500, Allen, TX 75013-1311
16490838	*+	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
16490839	*+	Fred Newman, 9396 Route 949, Sigel, PA 15860-4014
16490840	*+	Holiday Financial Services, ATTN: Bankruptcy, 715 West 38th Street, Erie, PA 16508-2626
16490842	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, ATTN: Bankruptcy, 1000 Liberty Avenue, M/S #711B, Pittsburgh, PA 15222
16483353	*	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
16490841	*	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
16490843	*+	John R. Thomas, Esq., PO Box 82, 128 South Street, Ridgway, PA 15853-2014
16490844	*+	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 374, Wilcox, PA 15870-0374
16490845	*+	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 25, Wilcox, PA 15870-0025
16490846	*	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, 320 Faries Street, Wilcox, PA 15870
16490848	*+	Kane Community Hospital, ATTN: Bankruptcy, 4372 State Route 6, Kane, PA 16735-3099
16490858	*+	LVNV Funding LLC, ATTN: Bankruptcy, P.O. Box 1269, Greenville, SC 29602-1269
16490854	*+	LVNV Funding LLC, ATTN: Bankruptcy, Suite 600, 15 S. Main Street, Greenville, SC 29601-2768
16490855	*	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charlestown, SC 29401-3187

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16490853	*+	LVNV Funding LLC, ATTN: Bankruptcy, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
16490856	*+	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16490857	*+	LVNV Funding LLC, ATTN: Bankruptcy Dept., 355 South Main Street, Suite #300-D, Greenville, SC 29601-2923
16490852	*+	LVNV Funding LLC, 15 S. Main Street, Suite 600, Greenville, SC 29601-2768
16490851	*+	LexisNexis Risk, ATTN: Bankruptcy, PO Box 105108, Atlanta, GA 30348-5108
16490860	*+	M&T Bank, ATTN: Bankruptcy/Legal Dept., 626 Commerce Drive, Buffalo, NY 14228-2391
16490862	*+	M&T Bank, ATTN: Bankruptcy Dept., PO Box 1508, Buffalo, NY 14240-1508
16490861	*+	M&T Bank, ATTN: Bankruptcy, 3 Fountain Plaza, Buffalo, NY 14203-1421
16490859	*	M&T Bank, ATTN: Bankruptcy Dept., 1 M&T Plaza, 8th Floor, Buffalo, NY 14203
16490863	*+	MERS, ATTN: Bankruptcy Dept., 1901 Vorhees Street, Suite C, Danville, IL 61834-4512
16490864	*+	MERS, ATTN: Bankruptcy, 11819 Miami Street, Suite #100, Omaha, NE 68164-3687
16490865	*+	Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite #104, Moosic, PA 18507-2161
16490876	*+	PRA Receivables Management, LLC, ATTN: Akera Smith, Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541-1067
16490875	*+	PRA Receivables Management, LLC, ATTN: Bankruptcy, 130 Corporate Boulevard, Norfolk, VA 23502-4952
16490869	*+	Peter & Shirley Biel, 4408 Wilcox Road, Wilcox, PA 15870-2216
16490870	*+	Portfolio Recovery Associates Inc., ATTN: Bankruptcy Dept., P.O. Box 12914, Norfolk, VA 23541-0914
16490872	*+	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
16490873	*+	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy Dept., 120 Corporate Blvd., Riverside Commerce Center, Norfolk, VA 23502-4952
16490879	*+	Progressive Insurance, ATTN: Bankruptcy, PO Box 6807, Cleveland, OH 44101-1807
16490878	*+	Progressive Insurance, ATTN: Bankruptcy, 5920 Landerbrook Drive, Cleveland, OH 44124-6506
16490877	*+	Progressive Insurance, ATTN: Bankruptcy Dept., 6300 Wilson Mills Road, Cleveland, OH 44143-2182
16490880	*+	Ratchford Law Group, 54 Glenmaura National Blvd., Suite #104, Moosic, PA 18507-2161
16490881	*+	Ratchford Law Group , PC, 409 Lackawanna Avenue, Suite #320, Scranton, PA 18503-2087
16490882	*+	Resurgent Acquisitions, ATTN: Bankruptcy, 6801 South Cimarron Street 424 N, Las Vegas, NV 89113-2273
16490884	*+	Resurgent Capital Services, ATTN: Bankruptcy, PO Box 10587, Greenville, SC 29603-0587
16490883	*+	Resurgent Capital Services, ATTN: Bankruptcy, 55 Beattie Place, Suite #110, MS #276, Greenville, SC 29601-5115
16490885	*+	SYNCB/Amazon, ATTN: Bankruptcy, PO Box 965015, Orlando, FL 32896-5015
16490886	*+	SYNCB/Harbor Freight, ATTN: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
16490887	*+	Thomas G. Wagner, Esq., 115 Lafayette Street, Saint Marys, PA 15857-1327
16490889	*+	TransUnion, ATTN: Bankruptcy, PO Box 2000, Chester, PA 19016-2000
16490888	*	TransUnion, ATTN: Bankruptcy, PO Box 1000, Crum Lynne, PA 19022
16490890	*	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
16490892	*+	UPMC, ATTN: Bankruptcy, Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
16490898	*+	UPMC Physicians Services, ATTN: Bankruptcy, 201 State Street, Erie, PA 16550-0002
16490896	*+	UPMC Physicians Services, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16490897	*	UPMC Physicians Services, ATTN: Bankruptcy Dept., P.O. Box 371980, Pittsburgh, PA 15250-7980
16490891	*+	United States of America, ATTN: IRS - Bankruptcy Dept., 700 Grant Street, Suite #4000, Pittsburgh, PA 15219-1956
16490905	*+	West Penn Power, ATTN: Bankruptcy, 5001 NASA Blvd., Fairmont, WV 26554-8248
16490906	*+	West Penn Power/First Energy, ATTN: Bankruptcy Department, 6896 Miller Road, Brecksville, OH 44141-3222

TOTAL: 1 Undeliverable, 77 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 07, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 4, 2025 at the address(es) listed below:**

District/off: 0315-1

User: auto

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Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Michael S. Jan Janin	on behalf of Joint Debtor Betty Corinne Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Karl William Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 5